

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: ELISHA SANDERS § Case No.: 09-08789  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2009.
- 2) This case was confirmed on 05/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/17/2012.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 42
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 28,395.00
- 10) Amount of unsecured claims discharged without payment \$ 47,503.31
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 11,732.77
Less amount refunded to debtor	\$ 572.77
<b>NET RECEIPTS</b>	<b>\$ 11,160.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 649.54
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,149.54

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVENUE HOMES CONDO A	SECURED	2,025.90	.00	.00	.00	.00
AVENUE HOMES CONDO	SECURED	1,180.00	.00	.00	.00	.00
CITIMORTGAGE INC	SECURED	126,794.10	.00	.00	.00	.00
CITIMORTGAGE INC	SECURED	NA	.00	.00	.00	.00
CITI MORTGAGE	UNSECURED	10,910.90	NA	NA	.00	.00
ADVOCATE SO SUBURBAN	UNSECURED	31.27	NA	NA	.00	.00
ADVOCATE SO SUBURBAN	UNSECURED	305.99	NA	NA	.00	.00
ADVOCATE SO SUBURBAN	UNSECURED	273.96	NA	NA	.00	.00
ALLIED INTERSTATE	UNSECURED	223.24	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	1,416.00	1,775.20	1,775.20	1,666.54	.00
AMERICA S FINANCIAL	UNSECURED	1,224.00	NA	NA	.00	.00
ARNOLD SCOTT HARRIS	UNSECURED	820.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,875.00	1,581.89	1,581.89	1,485.06	.00
CITIBANK NA	UNSECURED	16,048.00	NA	NA	.00	.00
CITIBANK NA	UNSECURED	16,048.00	NA	NA	.00	.00
COMCAST	UNSECURED	235.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	435.00	435.80	435.80	409.12	.00
GREAT AMERICAN FINAN	UNSECURED	1,204.00	1,479.30	1,479.30	1,388.75	.00
NWMFF	UNSECURED	43.00	NA	NA	.00	.00
YRIDIAN REVENUE MAN	UNSECURED	102.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	645.00	652.76	652.76	612.81	.00
SMA	UNSECURED	639.69	NA	NA	.00	.00
SUBURBAN ER PHYSICIA	UNSECURED	15.80	NA	NA	.00	.00

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**Scheduled Creditors:**

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
UNIVERSITY OF CHICAG	UNSECURED	100.00	NA	NA	.00	.00
TRUSTMARK RECOVERY	UNSECURED	100.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	SECURED	.00	800.00	800.00	800.00	43.17
GREAT AMERICAN FINAN	UNSECURED	NA	326.30	323.30	303.51	.00
PREMIER BANK CARD	UNSECURED	NA	.00	.00	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	.00	.00	301.50	301.50	.00
CITIMORTGAGE INC	OTHER	NA	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	800.00	800.00	43.17
<b>TOTAL SECURED:</b>	800.00	800.00	43.17
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	301.50	301.50	.00
<b>TOTAL PRIORITY:</b>	301.50	301.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	6,248.25	5,865.79	.00

**Disbursements:**

Expenses of Administration	\$ 4,149.54
Disbursements to Creditors	\$ 7,010.46

**TOTAL DISBURSEMENTS:** \$ 11,160.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.